

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Gardner, Lucretia M	§	Case No. 08 B 30725
		§	
	Debtor	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/11/2008.
- 2) The plan was confirmed on 01/21/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).
- 5) The case was dismissed on 06/18/2012.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: (NA).
- 9) Total value of assets exempted: \$8,800.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,000.00
Less amount refunded to debtor	\$0

NET RECEIPTS: \$7,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,854.00
Court Costs	\$0
Trustee Expenses & Compensation	\$401.25
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$4,255.25

Attorney fees paid and disclosed by debtor \$0

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	\$900.00	NA	NA	\$0	\$0
Internal Revenue Service	Priority	NA	\$873.00	\$873.00	\$873.00	\$0
Balaban Furniture Ltd	Secured	NA	\$1,500.00	\$1,500.00	\$0	\$0
Advocate Health Care	Unsecured	\$100.00	NA	NA	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$1,625.05	\$1,608.67	\$1,608.67	\$150.33	\$0
AmeriCash Loans LLC	Unsecured	\$371.74	NA	NA	\$0	\$0
Aspire	Unsecured	\$1,282.75	NA	NA	\$0	\$0
AT&T	Unsecured	\$80.00	NA	NA	\$0	\$0
Avon Products	Unsecured	\$993.85	NA	NA	\$0	\$0
Balaban Furniture Ltd	Unsecured	\$4,321.00	\$1,136.78	\$1,136.78	\$106.32	\$0
Black Expressions	Unsecured	\$109.31	NA	NA	\$0	\$0
BMG Music Service	Unsecured	\$25.04	NA	NA	\$0	\$0
CCS	Unsecured	\$0	NA	NA	\$0	\$0
Chase	Unsecured	\$1,807.00	NA	NA	\$0	\$0
Check Into Cash	Unsecured	\$540.00	NA	NA	\$0	\$0
Columbia House	Unsecured	\$120.00	NA	NA	\$0	\$0
Comcast	Unsecured	\$217.00	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CorTrust Bank	Unsecured	\$358.00	\$358.15	\$358.15	\$33.49	\$0
CorTrust Bank	Unsecured	\$308.00	NA	NA	\$0	\$0
Corus Bank	Unsecured	\$351.92	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$278.00	\$399.99	\$399.99	\$37.40	\$0
First Premier	Unsecured	\$231.00	NA	NA	\$0	\$0
Harrah's	Unsecured	NA	\$735.00	\$735.00	\$68.75	\$0
HSBC	Unsecured	\$205.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$214.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$850.00	\$862.79	\$862.79	\$80.71	\$0
Jefferson Capital Systems LLC	Unsecured	\$600.00	\$606.04	\$606.04	\$56.67	\$0
Jefferson Capital Systems LLC	Unsecured	\$612.00	\$577.09	\$577.09	\$53.93	\$0
LCMH Inc	Unsecured	\$100.00	NA	NA	\$0	\$0
Loan Machine	Unsecured	\$3,000.00	\$3,863.89	\$3,863.89	\$361.42	\$0
MacNeal Emergency Physicians	Unsecured	\$222.00	NA	NA	\$0	\$0
Majestic Star Casino	Unsecured	\$420.00	NA	NA	\$0	\$0
Marin Credit Card Service	Unsecured	\$512.00	NA	NA	\$0	\$0
MCR Budget Counselors Inc	Unsecured	\$0	NA	NA	\$0	\$0
Nationwide Budget Finance	Unsecured	\$370.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	NA	\$178.18	\$178.18	\$16.65	\$0
Nicor Gas	Unsecured	\$816.00	\$877.47	\$877.47	\$82.07	\$0
Plains Commerce Bank	Unsecured	\$181.00	\$179.17	\$179.17	\$16.75	\$0
PLS Payday Loan Store	Unsecured	\$1,700.00	NA	NA	\$0	\$0
Premier Bankcard	Unsecured	\$355.00	\$231.62	\$231.62	\$21.65	\$0
Premier Bankcard	Unsecured	\$339.00	\$424.81	\$424.81	\$39.72	\$0
Premier Bankcard	Unsecured	\$272.00	\$316.34	\$316.34	\$29.58	\$0
Quest Diagnostics Inc	Unsecured	\$400.00	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$3,500.00	\$3,500.00	\$3,500.00	\$327.38	\$0
Sallie Mae	Unsecured	\$4,105.00	\$4,157.74	\$4,157.74	\$388.93	\$0
Seventh Avenue	Unsecured	\$135.00	NA	NA	\$0	\$0
St James Hospital	Unsecured	\$13.00	NA	NA	\$0	\$0
St James Radiologists	Unsecured	\$17.00	NA	NA	\$0	\$0
United Consumers Club	Unsecured	\$103.44	NA	NA	\$0	\$0
Victoria Insurance Group	Unsecured	\$216.00	NA	NA	\$0	\$0
WOW Internet & Cable	Unsecured	\$300.63	NA	NA	\$0	\$0
Zales	Unsecured	\$411.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$1,500.00	\$0	\$0
TOTAL SECURED:	\$1,500.00	\$0	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$873.00	\$873.00	\$0
TOTAL PRIORITY:	\$873.00	\$873.00	\$0
GENERAL UNSECURED PAYMENTS:	\$20,013.73	\$1,871.75	\$0

Disbursements:

Expenses of Administration	\$4,255.25	
Disbursements to Creditors	\$2,744.75	
TOTAL DISBURSEMENTS:		\$7,000.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 8, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.